

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: STEPHANIE N. WHITE-STEPHENS § Case No. 09-72813

§

§

Debtors

§

---

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/07/2009.
- 2) The plan was confirmed on 08/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/23/2010, 09/13/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2011.
- 5) The case was dismissed on 12/07/2011.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,350.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,790.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 9,790.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 629.12	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,129.12</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
LOU BACHRODT CHEVROLET CO.	Sec	9,000.00	9,000.00	9,000.00	5,660.88	0.00
AFNI	Uns	1,596.11	NA	NA	0.00	0.00
AMCORE BANK NA	Uns	687.94	NA	NA	0.00	0.00
AT&T / SBC	Uns	377.62	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Uns	1,761.90	10,913.07	10,913.07	0.00	0.00
COMMONWEALTH EDISON	Uns	698.55	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Uns	241.78	NA	NA	0.00	0.00
GC SERVICES	Uns	112.10	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	727.68	727.68	727.68	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,250.38	1,091.68	1,091.68	0.00	0.00
MIRAMED REVENUE GROUP LLC	Uns	66.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Uns	822.33	NA	NA	0.00	0.00
NICOR GAS COMPANY	Uns	1,918.18	NA	NA	0.00	0.00
TOTAL CARD FOR PLAINS	Uns	417.39	461.32	461.32	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,091.68	NA	NA	0.00	0.00
ROCKFORD WATER DEPARTMENT	Uns	162.29	NA	NA	0.00	0.00
TELCOLLECT RECEIVABLES	Uns	282.90	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	342.33	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,255.78	1,255.78	0.00	0.00
LILLIE WHITE	Uns	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 9,000.00	\$ 5,660.88	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 9,000.00</b>	<b>\$ 5,660.88</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 14,449.53</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,129.12	
Disbursements to Creditors	\$ 5,660.88	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 9,790.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/16/2012

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.